

**IN THE CLAIMS:**

20 1. (ORIGINAL) A method of securely conducting transactions over a network, compris-  
21 ing the steps of:

22 A. receiving a telephone call over the telephone network that seeks to initiate a  
23 transaction with a target ;

24 B. obtaining at least a Caller ID defining the telephone from which the call is be-  
25 ing placed;

26 C. authenticating the call by checking at least the Caller ID associated with the  
27 call against Caller IDs in a database of registrants' Caller IDs; and

28 D. proceeding with the transaction only if at least said Caller ID matches that of  
29 an entity that is registered in said database.

1 2. (ORIGINAL) The method of claim 1 in which said transaction comprises a  
2 payment with respect to a financial account.

1 3. (ORIGINAL) The method of claim 2 in which said transaction comprises a  
2 payment from a first financial account into a second financial account.

1 4. (ORIGINAL) The method of claim 1 in which said database contains data  
2 uniquely identifying call initiators that are registered to undertake transactions on the  
3 system.

1 5. (ORIGINAL) The method of claim 4 in which a transaction is completed only  
2 after authentication of both the call initiator and the call target.

1 6. (ORIGINAL) The method of claim 5 in which said transaction comprises a  
2 payment with respect to a financial account.

1           7. (ORIGINAL) The method of claim 6 in which said transaction comprises a  
2     payment from a first financial account into a second financial account.

1           8. (ORIGINAL) The method of claim 7 in which the steps of debiting and credit-  
2     ing said financial accounts in connection with completion of the transaction are per-  
3     formed by the call-receiving entity.

1           9. (ORIGINAL) The method of claim 7 in which said transaction is completed by  
2     the target.

1           10. (ORIGINAL) The method of claim 1 which includes the steps of:  
2       (1) obtaining from the call initiator a secondary identifier; and  
3       (2) using said secondary identifier in connection with authenticating the call ini-  
4     tiator.

1           11. (ORIGINAL) A method of securely conducting transactions over a network,  
2     comprising the steps of:

3       A. receiving, at a second location on a telephone network, a call placed at a first  
4     location on the network and identifying a transaction to be undertaken;

5       B. at a second location on the network, obtaining, from a source other than the  
6     initiator of said call, at least a Caller ID defining the telephone from which the call was  
7     initiated;

8       C. authenticating the call by checking at least the Caller ID associated with the  
9     call against Caller IDs in a database of Caller IDs; and

10      D. proceeding with the transaction only if at least said Caller ID matches that of  
11     an entity that is contained in said database.

1           12. (ORIGINAL) The method of claim 11 in which said second location includes  
2     a call facilitator entity which performs said authentication.

1           13. (ORIGINAL) The method of claim 12 in which said call facilitator further  
2 participates in said transaction by causing transfer of financial obligations from one ac-  
3 count to another.

1           14. (ORIGINAL) The method of claim 13 in which said facilitator completes said  
2 transaction only on authorization from the target of said transaction.

1           15. (ORIGINAL) The method of claim 12 in which said facilitator transmits au-  
2 thentication to a telephone station at a third location for completion of said transaction.

1           16. (ORIGINAL) The method of claim 11 in which said call is placed by an en-  
2 tity by which a payment is to be made to another.

1           17. (ORIGINAL) The method of claim 11 in which said call is placed by an en-  
2 tity to which payment is to be made.

1           18. (ORIGINAL) The method of claim 18 in which said transaction is completed  
2 only on approval by the entity which is to make said payment.

1           19. (CURRENTLY AMENDED) Apparatus for facilitating transactions initiated  
2 over a telephone network, comprising:

3           A. a data store for storing a database of at least authorized transaction call initia-  
4 tors, said database containing, for each entity authorized to engage in said transactions, at  
5 least a primary identifier identifying telephone instruments that are authorized for use in  
6 said transactions and a secondary identifier;

7           B. a stored program data processor for processing transactions directed to it, said  
8 apparatus being connected to store data in said database and to retrieve it therefrom ;

9           C. one or more an interfaces between said telephone network and said processor  
10 for receiving and transmitting data between said network and said processor;

11          D. said processor programmed to:

12 (1) receive said primary and said secondary identifiers from said telephone net-  
13 work via said one or more interfaces and to authenticate said identifiers against said data-  
14 base; and

15 (2) further said transaction on authentication.

1 20. (ORIGINAL) Apparatus according to claim 19 in which said processor is  
2 programmed to receive said primary and secondary identifiers from different sources.

1 21. (ORIGINAL) Apparatus according to claim 20 in which said processor is  
2 programmed to authenticate said call only if said primary and secondary identifiers are  
3 associated with each other on said database.

1 22. (WITHDRAWN) A method of transferring resources from one entity to an-  
2 other comprising the steps of:

3 A. accepting from an originator a message identifying a target

4 B. authenticating said message by means of at least a geographically unique tele-  
5 phone identifier;

6 C. transferring a resource from said originator to said target responsive to authen-  
7 tication of said message.

1 23. (WITHDRAWN) The method of claim 22 in which said message identifies  
2 said target by means of a geographically unique telephone number.

1 24. (WITHDRAWN) The method of claim 23 in which the telephone numbers of  
2 said originator and said target are distinguishable.

1 25. (WITHDRAWN) The method of claim 23 in which said telephone numbers  
2 are not distinguishable and in which said originator and said target are distinguished by  
3 distinguishable passwords.

1           26. (WITHDRAWN) The method of claim 22 in which said originator is further  
2     authenticated by means of a password.

1           27. (WITHDRAWN) The method of claim 22 in which said message is transmit-  
2     ted by telephone by said originator.

1           28. (WITHDRAWN) The method of claim 27 in which said message is accepted  
2     by an entity that maintains a database of authorized originators, said database including at  
3     least a geographically unique telephone identifier for said originator.

1           29. (WITHDRAWN) The method of claim 22 in which said telephone number is  
2     a universal telephone identifier.

1           30. (WITHDRAWN) The method of claim 28 in which said entity effectuates  
2     said transfer by means of entries in accounts maintained by said entity.

1           31. (WITHDRAWN) The method of claim 28 in which said entity effectuates  
2     said transfer by means of transmitting authorization to at least one account maintained by  
3     at least one other entity.

1           32. (WITHDRAWN) The method of claim 28 in which said entity effectuates  
2     said transfer by means of transmitting authorizations to accounts maintained by at least  
3     one other entity for said originator and said target, respectively.

1           33. (WITHDRAWN) The method of claim 31 in which said authorization author-  
2     izes debiting an account of said originator that is maintained by said other entity.

1           34. (WITHDRAWN) The method of claim 31 in which said authorization author-  
2     izes debiting an account of said target that is maintained by said other entity.

1           35. (WITHDRAWN) A method of selling resources, comprising the steps of  
2           A. accepting from an originator a message identifying a resource to be purchased;  
3           B. authenticating said message by means of at least a geographically unique tele-  
4           phone identifier;  
5           C. authorizing the transfer of a resource to said originator responsive to authenti-  
6           cation of said message.

1           36. (WITHDRAWN) A method of selling resources according to claim 35 in  
2           which said message identifies said resource by means of a resource number.

1           37. (WITHDRAWN) A method of selling resources according to claim 35 in  
2           which said originator sends said message via a telephone.

1           38. (WITHDRAWN) A method of selling resources according to claim 37 in  
2           which said originator telephones said message from a site at which said resource is dis-  
3           played.

1           39. (WITHDRAWN) A method of selling resources according to claim 37 in  
2           which said originator telephones said message from a site remote from the site at which  
3           said resource is displayed.

1           40. (WITHDRAWN) A method of selling resources according to claim 37 in  
2           which said resource number is supplied to said originator via broadcast advertisement.

1           41. (WITHDRAWN) A method of selling resources according to claim 37 in  
2           which said resource number is supplied to said originator via print advertisement.

1           42. (WITHDRAWN) A method of facilitating transactions between an initiator  
2           and a target, comprising the steps of:

3           A. receiving a call in connection with a transaction to be initiated, said call iden-  
4     tifying an entity to be held accountable for the transaction;

5           B. searching a database for information concerning telephone devices in said da-  
6     tabase associated with said entity;

7           C. placing a call to a telephone device registered to said entity in order to authen-  
8     ticate said entity.

1           43. (WITHDRAWN) The method of claim claim 42 in which the step of authen-  
2     tifying said entity includes approving said transaction.

1           44. (WITHDRAWN) The method of claim 43 in which the entity placing the  
2     transaction-initiating call differs from the entity that is to be held accountable for the  
3     transaction.

1           45. (WITHDRAWN) The method of claim 44 in which the entity to be held ac-  
2     countable for the transaction comprises a parent and the entity initiating the call is a child.

1           46. (WITHDRAWN) The method of claim 44 in which the entity to be held ac-  
2     countable for the transaction is a supervisor and the entity initiating the call is a suprv-  
3     see.

1           47. (WITHDRAWN) The method of claim 42 in which said call is received from  
2     an entity seeking to purchase goods or services from a merchant.

1           48. (WITHDRAWN) The method of claim 42 in which said call is received from  
2     a merchant seeking authorization for the sale of goods or services to the designated en-  
3     tity.

1           49. (WITHDRAWN) The method of claim 42 in which said call is received from  
2   a merchant seeking authorization for the sale of goods or services to a surrogate of the  
3   designated entity.

1           50. (WITHDRAWN) The method of claim 42 in which the transaction-initiating  
2   call is received from a telephone device whose Caller ID is blocked from transmission in  
3   connection with such call.

1           51. (ORIGINAL) The method of claim 1 in which said database includes infor-  
2   mation concerning one or more desired payment mechanisms, and said payment mecha-  
3   nisms are linked to said Caller ID.

1           52. (ORIGINAL) The method of claim 1 in which said database includes infor-  
2   mation concerning one or more desired payment mechanisms and shipping preferences,  
3   and in which said information is retrieved by means of the Caller ID and used in process-  
4   ing a transaction.

1           53. (ORIGINAL) The method of claim 1 which includes the step of verifying to  
2   the sender of said call the identity of the designated target before completing said transac-  
3   tion.

1           54. (ORIGINAL) The method of claim 53 in which said verification is performed  
2   by checking the given telephone number against information obtained from the telephone  
3   company.

1           55. (WITHDRAWN) The method of claim 22 in which said resource is trans-  
2   ferred in response to receipt of the telephone number of said target.

1           56. (CURRENTLY AMENDED) A method of securely conducting transactions  
2   over a network, comprising the steps of:



3           A. ~~receiving initiating, in response to receipt of a text message seeking to initiate~~  
4     ~~a transaction,~~ a telephone call over the telephone network ~~that seeks to initiate a transac-~~  
5     ~~tion with the called party;~~

6           B. obtaining from the party to which the telephone call was directed, ~~caller~~ an  
7     identifier unique to the party to which the telephone call was directed ~~either the caller or~~  
8     ~~the intended recipient;~~

9           C. communicating said identifier to an entity that is enabled to authenticate the  
10    identifier by checking said identifier against at least the Caller ID associated with the  
11    identifier in a database accessible to said entity; and

12          D. proceeding with the transaction only if at least said Caller ID matches that of  
13    an entity that is registered in said database.

1     57. (ORIGINAL) The method of claim 56 in which said identifier is one that has been  
2     assigned by said entity to a device on which said call is being made.

1     58. (CURRENTLY AMENDED) The method of claim 56 ~~in which said identifier is as-~~  
2     ~~sociated with the calling party, wherein the transaction comprises payment with respect~~  
3     ~~to a financial account.~~

1     59. (NEW) The method of claim 1 wherein the Caller ID comprises an Electronic Se-  
2     rial Number (ESN) of a mobile device.

1     60. (NEW) The method of claim 1 wherein the Caller ID comprises a Mobile Identifi-  
2     cation Number (MIN).

1     61. (NEW) The method of claim 1 wherein the Caller ID comprises a Mobile Equip-  
2     ment Identifier (MEID).

1 62. (NEW) The method of claim 3 wherein the first financial account is selected from a  
2 group consisting of a bank account, a credit card account, a debit card account and a pre-  
3 paid card account.

1 63. (NEW) The method of claim 11 wherein the Caller ID comprises an Electronic  
2 Serial Number (ESN) of a mobile device.

1 64. (NEW) The method of claim 11 wherein the Caller ID comprises a Mobile Identi-  
2 fication Number (MIN).

1 65. (NEW) The method of claim 11 wherein the Caller ID comprises a Mobile Equip-  
2 ment Identifier (MEID).

1 66. (NEW) The method of claim 11 wherein the transaction comprises payment with  
2 respect to a financial account.

1 67. (NEW) The method of claim 68 wherein the transaction comprises a payment from a  
2 first financial account into a second financial account.

1 68. (NEW) The method of claim 67 wherein the first financial account is selected from a  
2 group consisting of a bank account, a credit card account, a debit card account and a pre-  
3 paid card account.

1 69. (NEW) The method of claim 67 wherein the first financial account is selected from a  
2 group consisting of a bank account, a credit card account, a debit card account and a pre-  
3 paid card account.

1 70. (NEW) The apparatus of claim 19 wherein the telephone network comprises a wire-  
2 less telephone network.

1 71. (NEW) The apparatus of claim 19 wherein the transaction comprises payment with  
2 respect to a financial account.

1 72. (NEW) The apparatus of claim 71 wherein the transaction comprises a payment  
2 from a first financial account into a second financial account.

1 73. (NEW) The apparatus of claim 72 wherein the first financial account is selected from  
2 a group consisting of a bank account, a credit card account, a debit card account and a  
3 prepaid card account.

1 74. (NEW) The method of claim 1 wherein the transaction is cleared through an entity  
2 selected from a group consisting of an Electronic Funds Transfer network, a credit card  
3 network and an Automated Clearing House network.

1 75. (NEW) The method of claim 11 wherein the transaction is cleared through an en-  
2 tity selected from a group consisting of an Electronic Funds Transfer network, a credit  
3 card network and an Automated Clearing House network.

1 76. (NEW) The system of claim 19 wherein the transaction is cleared through an en-  
2 tity selected from a group consisting of an Electronic Funds Transfer network, a credit  
3 card network and an Automated Clearing House network.

1 77. (NEW) The method of claim 56 wherein the transaction is cleared through an en-  
2 tity selected from a group consisting of an Electronic Funds Transfer network, a credit  
3 card network and an Automated Clearing House network.